



DISPUTING ITEMS ON YOUR CREDIT REPORT



Under the Fair Credit Reporting Act (FCRA), both the consumer reporting company and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take full advantage of your rights under this law, contact the consumer reporting company and the information provider.

FROM EQUIFAX

<http://www.equifax.com/online-credit-dispute/>

Error in Your Equifax Credit Report™

If you find an error in your Equifax Credit Report or in any of the Equifax Personal Solutions products that contain information from your file such as Score Power®, you should start an investigation with Equifax Information Services free of charge using one of the three methods described below.

Your concerns will be investigated directly with the source (creditor, collection agency or courthouse) and you will receive the results of the investigation by mail within 30-45 days. If you are in the process of applying for a loan, immediately notify your lender of any incorrect information in your file. Your lender will need to reorder your credit file and score once any changes have been made to your information at Equifax.

Investigation Methods

Online

The most efficient method to initiate an investigation is to do so online by entering your ZIP code and clicking the submit button. Equifax needs this information to determine if they can handle your dispute or if your credit file is managed by an affiliate office. If your credit file is managed by an affiliate office, Equifax will provide you with the office name and telephone number so that you may call them to start your investigation.

Next, you will provide identifying information as found on your Equifax Credit Report, including your confirmation number, last name, street number, and the last four digits of your Social Security number. Then you will submit your dispute. The credit grantor will investigate your dispute and send the results to Equifax and they will perform the update work and mail you the results of the investigation.

Telephone

A toll-free number is listed at the bottom of your online Equifax Credit Report. You must have your 10-digit confirmation number to speak with a customer service representative via telephone.

Mail

Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374

No confirmation number is required on written correspondence.

FROM EXPERIAN

<http://www.experian.com/disputes/>

Disputes

First, determine the right option to request your dispute online. Disputing information online is FREE and all options offer step-by-step instructions on how to complete your request online.

Have a credit report with a report number?

If you have a recent copy of your Experian credit report that includes a report number on top of the report (near your name) and believe information may be inaccurate, go to <http://www.experian.com/disputes/> and dispute online.

Have a credit report without a report number?

1. If you purchased the following Experian products from CreditExpert, you can dispute online directly from within your account.

- Credit Manager Monitoring Service
- 3 Bureau report and score for \$34.95
- Credit report and score for \$15.00

2. If you purchased a single \$10.00 credit report that is available online for 30 days, use your username and password to log in to your account and request a dispute.

Don't have a credit report?

To dispute credit information you need a recent copy of your Experian credit report.

Dispute Basics

Experian recommends that you review your credit report carefully for accuracy because important decisions about your creditworthiness are based on the information in your report. If you find information that you believe is inaccurate or incomplete, then you have the right to dispute it free of charge.

The Dispute process

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. If you dispute an item in your report that you feel is inaccurate, then they will contact the source of the information and ask them to check their records to verify it. The source must respond within 30 days. They may verify the item as accurate or they may ask Experian to update or correct the item.

Experian will send you an email notice alerting you when the results of your dispute are ready to be viewed online and a link to your results if you request online delivery when you dispute. Sometimes investigations don't take the full 30 days. You can check the status of your dispute investigation at any time to see what progress has been made.

How to Dispute

Requesting a dispute online is easy and fast!

Step 1: Start with a current copy of your Experian credit report. If you're reviewing your credit report online you can access the dispute process while viewing your report. If you have a paper copy of your report, access the online dispute process and enter your report number. * You must have your Experian credit report number to request a dispute.

Step 2: Once online, view your report section by section. Click on a particular item to see more details about the item. If you see something that you believe is inaccurate, click on the blue 'Dispute this item' button that appears beside each item.

Step 3: Select a specific reason why you feel the information is inaccurate, enter any additional information that further explains your reason, and click on Submit. Be sure to read the "Tell me more about dispute reasons" for tips on how to dispute particular information. Accurate information, or information verified as accurate, cannot be removed from your report.

Step 4: A notice is immediately sent to the source of the information requesting that they verify your account information. The source must respond within 30 days and Experian will notify you that the results of your dispute investigation are ready to be viewed and give you a link to your results. Be sure to include your email address so you can be notified via email.

If you received your credit report from someone other than Experian ask them for instructions on how to dispute information on the report.

FROM TRANSUNION

<http://www.transunion.com/corporate/personal/creditDisputes/creditDisputeProcess.page>

Credit Report Dispute Process

If you do not recognize information on your credit report, or believe an item may be inaccurate, you may request that TransUnion investigate the data and correct any discrepancies. Only inaccurate information may be removed from your credit report; negative information that is accurate will stay on your credit report as long as governing laws allow.

Dispute Online

Information that you provide through this online process is electronically scrambled through Secure Socket Layer (SSL) encryption codes and carefully safeguarded throughout the process.

Dispute with Alternative Method:

Dispute by Phone

Alternatively, you may also dispute by phone. If you have a recent copy of a TransUnion credit report, you may dispute any information by calling Consumer Relations department, toll-free, at **800-916-8800**. Representatives are available to assist you Mon-Fri, 8:30 a.m. to 4:30 p.m. in your time zone, excluding major holidays.

Please have the following information on hand to complete your dispute:

- Your TransUnion file number
- Social Security number
- Date of Birth
- Current Address
- Company Name of the disputed item (from your credit report)
- Account Number of the disputed item (from your credit report)
- Reason for your dispute (such as, it is not your account, you have paid the account, etc.)
- Any corrections to your personal information (address, phone number, etc.)

Dispute by Mail

You may dispute any inaccurate information on your TransUnion credit report by completing the Request for Investigation form and mailing it to TransUnion. For your convenience, a customized Request for Investigation form is available online at

<http://www.transunion.com/content/page.jsp?id=/personalsolutions/general/data/DisputeByMail.xml>

To Dispute by Mail:

- Select your state of residence
- Click the **view form** button
- Click the Print icon on the window toolbar and print the form
- Complete the form with your complete and accurate information
- Mail the completed form to the return address listed

Frequently asked questions on dispute credit report

Q: What will happen after I submit my dispute?

Once you submit your dispute:

- TransUnion will contact the party that provided the information (lender or public record source) and request it to verify the accuracy of the information.
- The party will then inform TransUnion of any changes that should be made to the information.
- If you submit your dispute using the TransUnion Online Investigation Service, TransUnion will send a Resolution Notification to your email address. If you submit your dispute using other alternative method, such as by phone or by mail, your results will be mailed along with an updated copy of your credit report (note: mail delivery typically takes 3-5 business days). Your Resolution Notification email or mail will usually be sent within 30 days of receiving your initial request.

- If you are not satisfied with the resolution of the investigation you may add a consumer statement to your TransUnion credit report. This is a section of your file where you can provide additional explanation. TransUnion can even help you write this statement.

Q: Should I use a credit repair service?

If you are tempted to contact a credit repair company for help, use considerable caution. The FTC and a number of state attorneys general have sued credit repair companies for falsely promising to remove bad information from credit reports. Only inaccurate information may be removed from your credit report; negative information that is accurate (such as a bankruptcy filing or a defaulted loan) will stay on your credit report as long as governing laws allow.

Under Federal law, if you believe any item on your credit report is inaccurate or incomplete, and you notify us, TransUnion will re-verify the information at absolutely no cost to you. Please note that TransUnion does not accept disputes from third parties unless accompanied by a notarized power of attorney that authorizes a licensed attorney or a family member to represent you, or if the power of attorney is unlimited and irrevocable.

<p>Yongsan Client Legal Services Division, Office of the Staff Judge Advocate, Eighth US Army Bldg 4106, room 229 (ACS building). Please call 738-8111 for an appointment. Office hours: M, Tu, W, F 0900-1630 and Th 1300-1530.</p>
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